

STATE EMPLOYEE HEALTH PLAN

NON STATE HUMAN RESOURCES NEWS SEPTEMBER 2013 EDITION





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Non State Employee Plan Year 2014 Open Enrollment

Open Enrollment is here! October 1—October 31, 2013

Every fall like clockwork – school starts, football kicks off, and Open Enrollment gets under way. For all non state employer group (NSE) employees, the only way to enroll in or make changes to their health benefits for PY 2014 will be through the Internet, using the **Kansas employee eligibility portal.**

OPEN ENROLLMENT ON THE INTERNET (Kansas employee eligibility portal)

This year, NSE employees wanting to make changes to their SEHP coverage in PY 2014 must complete their open enrollment online. Employees will enroll online using any computer with Internet access – at work, home, or at most public libraries. Starting **October 1, 2013**, all NSE employees can go to the Kansas employee eligibility portal at:

www.hrissuite.com

Prior to your employee completing their online open enrollment they should review all the SEHP Open Enrollment 2014 materials to become familiar with their options. This includes the "2014 Choose Your Health Benefits" booklet and the Health Plan Comparison Chart. In addition they should read the SEHP NSE Employee Guidebook available online at:

http://www.kdheks.gov/hcf/sehp/NSEGroup/NSEGroup-EEGuide.pdf

Non state employer group employees must go to the new Open Enrollment website to:

- 1. Verify their online account. In order to verify their account, they will need to log in with their social security number, date of birth, and their Kansas employee ID. HR's can access all employees' ID numbers by running a Dept. Census report in the HR administrative site.
- 2. Review their contact information. Once logged in, they will be asked to verify or provide their current mailing address, contact phone number and email address. These three items are required to complete their enrollment.
- 3. Review their current SEHP enrollment elections as well as current family members.
- 4. Make health plan coverage changes including adding or dropping their coverage, adding or dropping dependents, electing voluntary vision coverage or changing pretax payment status.
- 5. Receive a Benefits Confirmation Statement for their 2014 elections.

Continued -

Plan Year 2014 Open Enrollment

Benefit confirmation statements will be emailed directly to the email address an employee logged in with each time they save an election in the portal. Their final elections for 2014 will be whatever is reflected on the portal at the end of the day on October 31, 2013. If the employee requests to add dependents to their coverage for 2014, appropriate dependent documentation must be submitted to Membership Services by *Friday, November 8, 2013*. If the documentation is not received, their dependents will not be added to coverage in 2014.

The preferred methods for submission of dependent documentation are to upload it through the HR Administrative Kansas employee eligibility portal or to fax it to (785) 368-7180. These methods are the fastest and most secure as they are received electronically into the SEHP secure imaging system. Your NSE department ID number, employee's full name and employee ID number (including alpha character) must be clearly & legibly printed on each piece of documentation.

October 1– 31, 2013, if employees experience any trouble using the Open Enrollment website, they can call the Help Desk at: 1-800-832-5337 (Toll free). The Help Desk is open Mon-Fri (7 AM to 7 PM) and Sat-Sun (9 AM to 2 PM) Central Time.

After hours please e-mail: **techsupport@hrissuite.com**. Include name, phone number, Kansas employee ID number and an explanation of the issue, and we will troubleshoot the issue and contact the sender within 24 hours with a resolution.

What's New this Year?

For Plan Year 2014, NSE Employees will see very few changes with Health Plans A, B & C. Some of these highlights are listed below.

1. Plan Design Changes for 2014.

Removal of the dollar limit on durable medical equipment. Preventative care adjustments include Well Woman Care, coverage for OTC contraceptives if prescribed, coverage for BRCA gene testing for breast cancer, and more.

- 2. Prescription Drug Coverage—Plans A & B. Non preferred drugs will be counted toward meeting the coinsurance maximums in PY 2014. Coinsurance maximums will change to the following: individual is increased to \$2,750, family will be set at \$5,500.
- **3. New Benefits.** Autism Spectrum Disorder coverage is now a permanent benefit. Coverage for bariatric service is covered for qualified patients. Details are in the benefit description booklets.





Plan Year 2014 Open Enrollment

Qualifying Events in November & December

If an employee is expecting a baby or planning to be married during November or December 2013, they should complete Open Enrollment during the October 2013 Open Enrollment period based on their current coverage level. Following the birth or marriage, an appropriate Change Request should be completed via the online HR Administrative portal within 31 days of the event, and any necessary documentation should be uploaded. The HR should ask the member whether they wish to have this coverage change carry over into 2014, or whether they would like to keep the original Open Enrollment elections they made during October. Please specifically indicate the member's wishes in the "Notes" section of the Change Request. Membership Services will contact you if any additional action is necessary.

NOTE: If Membership Services is not informed that an employee would like to change their PY 2014 Open Enrollment elections due to the addition of a new dependent, their original PY 2014 Open Enrollment elections may be reverted back to a coverage level that does not include the new dependent.



Retiring during or after Open Enrollment

If an employee is retiring between now and the end of the year and wishes to make an Open Enrollment change under the SEHP, they should contact our Direct Bill Specialists in SEHP Membership Services at (785) 296-1715 or toll free 866-541-7100 for assistance. At the time of retirement, they will be offered Direct Bill coverage, but federal law requires that the SEHP also offer COBRA continuation coverage. The employee must choose one or the other—they cannot have both. For information on the differences between Direct Bill and Cobra, please refer to our online resources: http://www.kdheks.gov/hcf/sehp/directbill.htm

http://www.kdheks.gov/hcf/sehp/COBRA.htm

Social Security Numbers

According to Section 111 of the Federal Medicare, Medicaid, and SCHIP Extension Act of 2007 (the "Act"), group health plans are required to report eligibility information to the Centers for Medicare and Medicaid Services (CMS) for purposes of coordination of benefits. To satisfy the mandate, the SEHP is required to obtain valid Social Security Numbers (SSNs), Medicare Health Insurance Claim Number (HICN) or Individual Taxpayer Identification Number (ITIN) [for non-resident alien individuals] for all members and their eligible dependents. Dependents include a spouse and other family members eligible to be covered by health plan benefits.

If the SSN or ITIN is not provided to SEHP Membership Services, the dependent may be removed from the SEHP. A copy of the SSN or ITIN card can be provided as documentation. Valid SSNs, ITINs will be required during annual Open Enrollment for any newly added dependents. If the information is not provided during Open Enrollment the dependents will not be added to the SEHP in the following plan year.

Announcements for Plan C & HSA for PY 2014

- 1) US Bank will continue to be the HSA Bank for 2014. Members who enroll in Plan C for the first time in 2014 will receive information in the mail from US Bank regarding the specific details of their account (website, account number, fees, investment options, etc.) as well as other features and information related to their new HSA. *Note: For those enrolling in Plan C for the first time in 2014, it is very important to that they activate their HSA debit card, log into their HSA, and accept the Terms and Conditions of the account as soon as possible. This will prevent their account from being suspended and funds not being accessible.
- 2) The IRS annual contribution limit will be increasing for 2014. For those with Employee Only coverage the annual maximum contribution limit will increase from \$3,250.00 to \$3,300.00. For those with Employee + Dependent coverage the annual contribution limit will increase from \$6,450.00 to \$6,550.00. The annual contribution limit includes both the employer and employee contributions.



3) For member's who currently have a Health Care FSA, but wish to enroll in Plan C with an HSA for 2014, their FSA <u>MUST</u> have a zero balance by the end of business on December 31st in order to contribute and receive Employer contributions to their Health Savings Account.



Human Resource Representatives—Reminders for Benefits Processing

EMPLOYEE ADDRESSES

Please ensure that an employee's most current address is always listed in the Kansas employee eligibility portal. This is to ensure that they receive important information regarding their health insurance in a timely manner.



OPEN ENROLLMENT ONLINE (FORMS NO LONGER ACCEPTED)

During Open Enrollment, an employee *must* enroll online. Each employee will need to input their KS Employee ID#, Date of Birth, and Social Security Number in order to enter the enrollment portal. The website to enroll online is: www.hrissuite.com

You can look up a member's KS ID# by searching for them via your HR Administrative access in the Kansas employee eligibility portal. You may also run a Department Census report via the "Reports" tab to print out a list of all active employees and their ID#'s.

Any new employees hired with an effective date of 10/1/13 or later must complete their initial enrollment for the remainder of 2013 before they can access the PY 2014 Open Enrollment portal to make any changes effective 1/1/14. New employees hired between the dates of 10/1/13 and 12/31/13 have 31 days from their date of hire to access the enrollment portal to make both their 2013 and 2014 elections. This means the new employee will need to access the eligibility portal twice if they wish to make changes for PY 2014- but the member can only access their Open Enrollment portal after the SEHP has processed their initial enrollment.

NOTE: All dependent documentation <u>must</u> be uploaded via the HR administrative portal or faxed in when adding dependents to SEHP coverage. Each piece of documentation should include:

- 1) the member's name
- 2) the member's ID#
- 3) the Non State's Department ID#

Open Enrollment coverage elections will become effective on 1/1/14.

** DEADLINE FOR SUBMISSION OF DEPENDENT DOCUMENTATION **

All dependent documentation is due to SEHP Membership Services **no later than 5:00 PM, Friday, November 8, 2013.** This is necessary in order to meet internal deadlines to ensure data will be sent timely to the carriers/vendors. If dependent documentation is not received by this deadline, dependents will **NOT** be added to the employee's plan for 2014.

Human Resource Representatives—Reminders for Benefits Processing

- The HR should check their January 2014 HP detailed listing, along with their bill, to ensure that the anticipated premium rates are being charged for the new Plan Year. Any discrepancies should be immediately reported to Membership Services.
- Employees will automatically be sent a benefit confirmation statement of their 2014 benefit elections via their listed email address. These elections will not be viewable in the HR Administration portion of the Kansas employee eligibility portal until January 1st.
- The latest version of our HR Administrative User Guide and FAQ's can be found on our website.
- For any new employee entered into the HR Administrative portal, HR administrators will not be able to view the employee's record information until the employee's actual date of hire. Likewise, HR administrators will not be able to view a member's benefits until the actual effective date.



- <u>Important</u>: HR administrators should always log back into the HR Administrative portal system to verify that a submitted request has been Approved or Denied. It is equally important that HR administrators view the comments left by the SEHP on each Approved or Denied request by clicking on the "View Request" icon. Additional information may be noted there concerning the member's request.
- The SEHP will no longer accept paper Enrollment or Change forms to process new enrollments or mid-year changes. The submission of certain affidavits, such as the Grandchild Affidavit, or Common Law Spouse Affidavit, will still be necessary for any changes requiring those forms. They should be uploaded in the HR Administrative portal, the same as any dependent documentation, after being completed. TEFRA forms should still be completed by any member or dependent who will turn age 65, and those can either be uploaded via the HR Administrative portal or faxed into the SEHP.

